The Role Of Customer Satisfaction As A mediation Between The Influence Of Service Quality And Corporate Image On Customer Loyalty

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Abstract. Loyalty is a customer's commitment to subscribe or repurchase a product or service. Several factors that can foster customer loyalty are service quality, company image, and customer satisfaction. Based on research, there are differences in results found by previous researchers, service quality and company image factors have different influences on loyalty. The purpose of this study is to analyze the influence of service quality and company image on customer loyalty through customer satisfaction. The population in this study were all customers who saved and transacted at least 3 times at the bank and were domiciled in Semarang. Sampling used purposive sampling totaling 96 customers. The analysis used quantitative methods, including validity tests, reliability tests, classical assumption tests, multiple linear regression tests, hypothesis testing, coefficient of determination (R2) and the Sobel test to detect the presence of mediating effects. The results showed that service quality and company image had a positive effect on customer loyalty and based on the Sobel Test, customer satisfaction mediated the influence of company image and service quality on customer loyalty.

Keywords: service quality, company image, satisfaction, loyalty

1. INTRODUCTION

The increasingly advanced development of the era and the limited means of satisfying human needs become obstacles in solving various problems. Global competition provides a logical consequence for companies to play a role in dominating the market, so that companies can improve service quality and influence customer satisfaction which has an impact on customer loyalty, Kotler, et, al. (2012) classifies there are six reasons companies need to gain loyalty from their customers. Namely 1). prospective customers, 2). the cost of new customers is greater than the cost of retaining existing customers. 3). customers trust the company, tend to trust its products / services. 4). Company operating costs are efficient if there are many loyal customers. 5). Fifth: can reduce psychological and social costs, because they have many positive experiences with the company or the company's products. 6). giving recommendations to others to become customers.

Customer satisfaction is the comparison between customer expectations and product performance. If the performance exceeds expectations, the customer is satisfied; conversely, if the performance falls short of expectations, the customer is dissatisfied or disappointed. Customer satisfaction is key to business success. Banking, primarily engaged in services, should maintain and improve service quality. Therefore, the services provided by banks must satisfy their customers to the maximum extent possible. The ultimate goal is to satisfy them, which will ultimately impact customer loyalty.

Tjiptono (2008) defines service quality as the desired excellence in meeting customer expectations. Service quality holds the key to success for companies, especially those in the service sector. Quality service can be created by service providers by meeting customer expectations. Therefore, banks must be able to meet customer expectations and needs. This means banks must create a balance between customer expectations and the actual banking performance received by customers.

Customers who are loyal to a company tend to make repeat transactions and seek what they need from that company. Maintaining customer loyalty means maintaining the company's viability, so financial services must satisfy customers. Therefore, banks need to anticipate this by improving service quality and a positive, customer-oriented corporate image. Characteristics of loyal customers include repeat purchases, purchasing other product lines, referring others, and being unfazed by competitors. Kotler et al. (20012)

Problems arise when service quality is inadequate or does not meet customer expectations, negatively impacting customer satisfaction, ultimately impacting the bank's profitability and sustainability. This demonstrates the relationship between service quality and customer satisfaction. Research by Panjaitan and Noor (2020) states that service quality influences customer satisfaction. The relationship between service quality and customer satisfaction is also closely linked to discussions of service creativity in banking. To achieve quality service that leads to customer satisfaction, banks must be able to identify their customers and understand their perceptions and expectations regarding service quality.

However, research by Hidayat (2009) found that service quality has no effect on customer loyalty. This may be due to banking customers being highly critical of banking service issues. Meanwhile, research by Aryani and Rosinta (2010) found that service quality influences customer satisfaction but not loyalty. This contrasts with the research by Dewi et al. (2014), which found that service quality influences customer satisfaction and loyalty. The better the service quality provided by a bank, the more satisfied its customers will be, fostering a close and loyal relationship with the bank.

According to research by Sumartini (2021), customer loyalty is influenced by customer satisfaction and corporate image. The strength of a corporate image formed in a consumer's mind will lead to satisfaction, as they perceive the company as capable of meeting their expectations, leading to loyalty. However, this contrasts with the research by Rahyuda and Atmaja (2011), which found that corporate image does not influence customer loyalty, as customers consider other factors when deciding whether to remain loyal to the company.

Based on the background of the problem described, it is necessary to conduct research that focuses on company image, service quality on customer loyalty with customer satisfaction as an intervening variable. Therefore, the problem formulation in this study is as follows: 1). How does service quality affect customer satisfaction? 2). How does company image affect customer satisfaction? 3). How does service quality affect customer loyalty? 4). How does company image affect customer loyalty? 5). How does customer satisfaction affect customer loyalty? 6). How do service quality and company image affect customer loyalty mediated by customer satisfaction?

The benefits of this research are as follows: (1) Theoretical benefits are expected to provide enrichment and understanding in marketing science, especially regarding the influence of company image, service quality on customer loyalty and customer satisfaction as an intervening variable. (2) Practical benefits of this research are expected to provide information on various factors that can influence customer loyalty, so that strategies can be designed to increase customer satisfaction and have an impact on customer loyalty.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

This study uses the market orientation theory perspective developed by Jawkorsi (1990), Jawkorsi, and Kohli (1993), which states that market orientation is actualized through the development of customer and competitor information, as well as the distribution of market information across all levels of a company's organization. Market orientation is a strategy to increase a company's adaptability, focusing on the market or its consumers, and ensuring that its products or services are consistently desired and needed.

Narver and Slater (1990) argue that a market-oriented business possesses three management characteristics: a). Customer orientation is an obsession with understanding and satisfying customer needs. b). Competitor orientation is a continuous effort to identify sources of competitive advantage, competitive positions, and competitors' marketing strategies. c). Team approach is a cross-functional team dedicated to developing and providing solutions to customers. This study, the most appropriate management characteristic within market orientation theory, is customer orientation, because for service providers, retaining existing customers is more important than attracting new ones, making customer orientation crucial.

Customer Loyalty

Griffin (2016) defines a loyal customer as one who exhibits characteristics such as repeat purchases from the same company, purchases the same product line and services offered by the same company, tells others about the satisfaction they receive from the company, and demonstrates resistance to offers from other companies. Meanwhile, Oliver (2014) states that loyalty is a deep commitment to consistently repurchase or re-patronize a selected product or service in the future, despite situational influences and marketing efforts that have the potential to cause behavioral changes.

Therefore, customer loyalty is an attitude expressed by customers toward a product or service provider. Customer loyalty has been recognized as a dominant factor influencing business success and has become a key strategic objective for companies. Loyal customers can increase company revenue and provide greater opportunities for companies to increase sales and generate long-term income.

The indicators used in customer loyalty refer to Oliver's (2014) research, namely a) Trust, b) Emotional Commitment, c) Switching Costs, d) Word of Mouth, and e) Cooperation.

Customer Satisfaction

Kotler & Armstrong (2018) state that satisfaction is a person's feeling of pleasure or disappointment resulting from comparing their impression of a product's performance or outcome with their expectations. If performance falls below expectations, customers are dissatisfied. This can negatively impact the company, leading to a decrease in customer numbers and a loss of interest in using the company's services, which in turn reduces profits. Creating customer satisfaction can provide several benefits, including a harmonious relationship between the company and its customers, providing a strong foundation for repeat purchases and customer loyalty, and fostering beneficial word-of-mouth recommendations for the company (Tjiptono, 2007). Therefore, customer satisfaction essentially encompasses the difference between expectations and perceived performance or outcomes. Customer satisfaction assessments take three different forms: a) Positive disconfirmation, where performance exceeds expectations; b) Simple confirmation, where performance equals expectations; and c) Negative disconfirmation, where performance is worse than expectations.

Customer satisfaction indicators, according to Kotler (2009), are: a). Overall satisfaction, b). Fulfillment of expectations, c). Comparison with ideal conditions.

Service Quality
According to (Tjiptono in Meithiana Indrasari, 2019:61), service quality is a dynamic state closely related to products, services, human resources, processes, and the environment that can at least meet or even exceed expected service quality. Meanwhile, according to (Parasuraman in Rositawati et al., 2016), service quality related to satisfaction is determined by five elements commonly known as "RATER" service quality (responsiveness, assurance, tangibles, empathy, and reliability). The RATER service quality concept essentially shapes the attitudes and behaviors of service developers to provide a strong and fundamental form of service, in order to receive an assessment in accordance with the quality of service received. The essence of service quality is demonstrating all forms of actualized service activities that satisfy those who receive the service.
According to (Lupiyoadi in Menthiana Indrasari, 2019:63), there are several dimensions or attributes that must be considered in service quality, namely: a. Tangible, b. Reliability, c. Responsiveness, d. Assurance, e. Empathy. Service quality can be measured using five dimensions. (Tjiptono, F., & Gregorius, C. (2017), the five dimensions that are indicators in this study are: 1). Tangibles, 2). Reliability, 3). Responsiveness, 4). Assurance, 5). Empathy.

Corporate Image
Nguyen, Leclerc, and LeBlanc (2013:67) define corporate image as the result of a complex process in which consumers compare various attributes of a company, such as products, prices, product quality, and service quality. Consumers form subjective perceptions of the company and its activities. Kotler (2002) defines image as a set of beliefs, ideas, and impressions a person holds about an object. Jefkins (2007) defines corporate image as the impression of an organization as a whole, not just its products and services. Corporate image is formed by many positive factors that can enhance a company's image.
Therefore, it can be concluded that image reflects the impression an object has of another object, formed by processing information over time from various reliable sources. There are three important elements in image: the object's impression, the image formation process, and reliable sources. Objects include individuals and companies, consisting of groups of people. Image can be formed through information processing, which does not preclude the possibility of changes in the object's image as information is received over time.
The indicators used in corporate image refer to the research of Rahayu and Admaja (2011), namely a). Advertising, b). Public Relations, c). Physical image, d). Actual image.

Service Quality on Customer Satisfaction
According to Tjiptono (2008), service quality can be defined as the effort to fulfill customer needs and desires and the accuracy of delivery to match customer expectations. If perceived performance exceeds expectations, customers will be satisfied; if it does not, customers will be dissatisfied. The influence of perceived performance is stronger than expectations in determining customer satisfaction. Service quality has a significant influence on customer satisfaction. Therefore, a company is required to maximize its service quality to create customer satisfaction.
This description aligns with research by Lubis (2017), Imanuel (2019), Sunarti (2019), Pettarani (2019), Hatimah (2020), Febiola, Vani (2022), Fasa (2023), and Hidayat (2024), which states that service quality influences satisfaction.
Hypothesis 1: Service quality has a positive and significant influence on customer satisfaction.

Corporate Image and Customer Satisfaction

Gronroos and Keller (1995) define corporate image as the perception of an organization recorded in consumers' memories and acting as a filter that influences perceptions of the company. Image reflects the impression one object has of another, formed by processing information from various reliable sources.

Meanwhile, Alma (2005) emphasizes that image is formed based on impressions, based on a person's experiences with something, which are used as considerations in decision-making. Customer satisfaction or dissatisfaction occurs after experiencing a product or company, which begins with a purchasing decision. Therefore, it can be concluded that corporate image is crucial as an internal resource in determining the relationship between the company and customer satisfaction.

This description aligns with research by Asrullah Akbar (2017), Rahyuda and Atmaja (2011), Pramudyo (2012), Ekayanti (2023), and Safitri (2024), which states that corporate image influences satisfaction.

Hypothesis 2: Corporate image has a positive and significant influence on customer satisfaction.

Service Quality and Customer Loyalty

Loyalty to a vendor means customers will conduct more transactions with that vendor. Heskett et al. (Hidayat, 2009) state, "One way to increase customer loyalty is by providing high-quality service, which is expected to encourage customers to repeat transactions with that vendor." Satisfaction and loyalty are closely related, although the relationship is not always simultaneous. Maulana (Dewi et al., 2014) states that building loyalty must begin with providing superior product/service quality, so that consumers are satisfied with the experience. Satisfaction with a product/service is the primary foundation for building loyalty. A consumer is considered loyal if they have a strong commitment to regularly use/purchase a product/service.

This description aligns with research by Hidayat (2009), Dewi et al. (2014), and Safitri (2018), which states that service quality influences loyalty. Meanwhile, research by Aryani and Rosinta (2010), Fasa (2023), and Hidayat (2024) found that service quality has no effect on loyalty.

Hypothesis 3: Service quality has a positive and significant influence on customer loyalty.

The Influence of Corporate Image on Customer Loyalty

Corporate image is the customer's perception and understanding of a product's brand, which can be thought, felt, and imagined. According to Poeradisastra (2005:25) and Rahyuda and Atmaja (2011), a positive corporate image can help customers remember it more easily, thus facilitating purchasing decisions. The level of satisfaction associated with a product's corporate image is because customer trust in a brand is strongly influenced by their perception of the brand's capabilities. Therefore, if customers lose confidence in the product's capabilities, they will complain. A better corporate image for a product will increase customer satisfaction.

This description aligns with research by Pramudyo (2012), Purba (2017), and Safitri (2018), which states that corporate image influences loyalty. Meanwhile, research by Rahyuda and Atmaja (2011), Ekayanti (2023), and Safitri (2024) found that corporate image does not influence loyalty.

Hypothesis 4: Corporate image has a positive and significant influence on customer loyalty.

The Influence of Customer Satisfaction on Customer Loyalty

Satisfaction is a consumer's feeling in response to a product or service they have consumed. According to Tjiptono, F., & Gregorius, C. (2017), satisfaction is a series of psychological states formed when emotions surrounded by expectations are paired with consumers' past feelings about their consumption experiences. Meanwhile, Fornell, in Tjiptono (2014:169), states that consumer/customer satisfaction can influence purchasing behavior, forming a tendency for satisfied consumers to be loyal. Therefore, customer satisfaction can be interpreted as a comparison between perceived product benefits and expectations before the product is consumed.

This description aligns with research by Hidayat (2009), Aryani and Rosinta (2010), Rahyuda and Atmaja (2011), Pramudyo (2012), Dewi et al. (2014), Rohana (2020), Febiola (2022), Fasa (2023), and Hidayat (2024), which states that customer satisfaction influences loyalty. **Hypothesis 5: Customer satisfaction has a positive and significant influence on customer loyalty.**

The Mediating Role of Customer Satisfaction in the Influence of Service Quality and Corporate Image on Customer Loyalty

Service quality and corporate image are dynamic conditions that can meet customer expectations. Good service quality and a positive corporate image can provide a competitive advantage for banking companies. Satisfied customers indirectly foster loyalty. Therefore, it can be concluded that service quality and corporate image can create customer satisfaction and loyalty. Previous research conducted by Suratno (2016), Putri (2017), Dewastuti (2017), Zahara (2020), Prassetyo (2023), and A. Arifin (2023) showed that service quality and corporate image influence customer loyalty through customer satisfaction as a mediating variable.

Hypothesis 6a: Service quality has a positive and significant influence on customer loyalty, mediated by customer satisfaction.

Hypothesis 6b: Corporate image has a positive and significant influence on customer loyalty, mediated by customer satisfaction.

Thus, in this study, the novelty is the development of the model offered by Zahara (2020) and Putri (2017) by adding the corporate image variable as an independent variable in the research of Dewastuti (2017), Safitri (2018), Purba (2017), and Asrullah Akbar (2017). Prasetyo (2023), and A. Arifin (2023)

RESEARCH METHODS

The population of this study was all customers of Bank Artha Graha, Pandanaran Branch, Semarang, for the past two months, September and October 2025. Using a non- probability sampling technique and purposive sampling method, the sample selection criteria for this study were: 1). Customers of Bank Artha Graha, Pandanaran Branch, Semarang, who had made more than three transactions and were domiciled in Semarang. 2). Customers of Bank Artha Graha, Pandanaran Branch, Semarang, who had saved for more than two years, therefore the sample size is unknown. In this case, the author used the Lemeshow formula (Hussein Umar, 2002), which is (1.96/0.2) = 96.04 rounded to 96. Using primary questionnaire data, the data were analyzed using path analysis with the following research model equation:

Equation 1

$$Y_1 = a_1 + b_1 \cdot X_1 + b_2 \cdot X_2 + e1$$

Equation 2

$$Y_2 = a_2 + b_3 \cdot X_1 + b_4 \cdot X_2 + b_5 \cdot Y_1 + e2$$

Where :

Y1	=	Customer satisfaction
Y2	=	Customer Loyalty
a1, a2,a3	=	constanta
b1, b2, b3, b4, b5	=	Multiple regression coefficient
X1	=	Service Quality
X2	=	Company image
e1, e2	=	Error

3. RESULTS AND DISCUSSION

Path analysis is a technique for analyzing causal relationships in multiple regression when the independent variable influences the dependent variable not only directly but also indirectly. The results for determining the direct, indirect, and total effects were obtained using SPSS. The calculation results are shown in the following figure:

Figure 4.1
Path Diagram Calculation Results

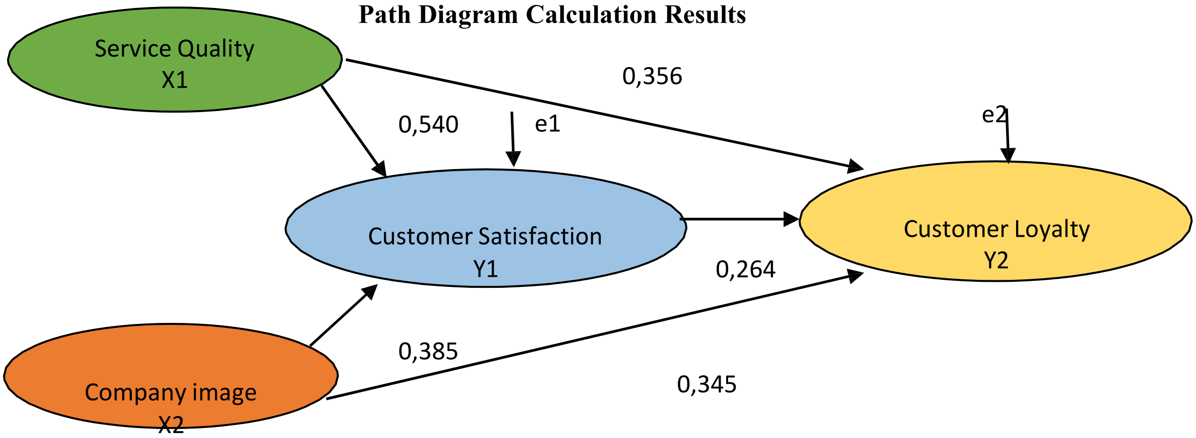

Table 4.1
Research Hypothesis Testing Results H1, H2, H3, H4, H5 dan H6a, H6b

Hi	Exogenous Variables	Intervening Variable	Endogenous Variables	Direct Effect Coefficient	Indirect Influence Coefficient	Total Influence Coefficient	Prob	Description
1	2	3	4	5	6	7	8	9
H1	X1	Y1	-	0,540	-	0,540	0,000	H1 tested
H2	X2		-	0,385	-	0.385	0,000	H2 tested
H3	X1	-	Y2	0,356	-	0,356	0,000	H3 tested
H4	X2	-		0,345	-	0,345	0,000	H4 tested
H5		Y1	Y2	0,264	-	0,264	0,005	H5 tested
H6	X1 X2	Y1	Y2	0,540 0,385	0,264 0,264	0,498 0,446	0,000 0,000	H6 tested

Description:
X1 = Service Quality
X2 = Company Image
Y1 = Customer Satisfaction
Y2 = Customer Loyalty

Hypothesis Testing

Hypothesis testing is used to verify hypotheses about regression coefficients, namely to determine whether the obtained regression equation is valid or not.

H1: The Effect of Service Quality on Customer Satisfaction

The calculated t-value for service quality is 5.827 with a significance level of $0.000 < 0.05$. The test indicates a positive effect between service quality and customer satisfaction. This means that if service quality is further improved, customer satisfaction will increase.

H2: The Effect of Corporate Image on Customer Satisfaction

The calculated t-value for corporate image is 4.158 with a significance level of $0.000 < 0.05$. The test indicates a positive effect between corporate image and customer satisfaction. This means that if corporate image is further improved, customer satisfaction will increase.

H3: The Effect of Service Quality on Customer Loyalty

The calculated t-value for service quality is 3.748 with a significance level of $0.000 < 0.05$. The test indicates a positive effect between service quality and customer loyalty. This means that improving bank service quality will increase customer loyalty.

H4: The Effect of Corporate Image on Customer Loyalty

The calculated t-value for corporate image is 3.893 with a significance level of $0.000 < 0.05$. The test indicates a positive effect between corporate image and customer loyalty. This means that improving corporate image will increase customer loyalty.

H5: The Effect of Customer Satisfaction on Customer Loyalty

The calculated t-value for customer satisfaction is 2.904 with a significance level of $0.005 < 0.05$. The test indicates a positive effect between customer satisfaction and customer loyalty. This means that improving customer satisfaction will increase customer loyalty.

H6 was conducted in two steps:

H6a: The Effect of Service Quality on Customer Loyalty through Customer Satisfaction.

The path analysis model for the service quality variable on customer loyalty through customer satisfaction is shown by the value $\beta 3 + (\beta_1 \text{ X } \beta 5) > \beta_a$ in the table column, where $0.356 + (0.540 \text{ X } 0.264) = 0.498 > 0.356$, with a positive regression coefficient. This indicates that service quality has a significant effect on customer loyalty through customer satisfaction. Thus, the sixth research hypothesis (a) is tested.

H6b: The Effect of Corporate Image on Customer Loyalty through Customer Satisfaction.

The path analysis model for the corporate image variable on customer loyalty through customer trust is shown by the value of $\beta 4 + (\beta 2 \text{ X } \beta 5) > \beta 6b$ in the table column, where $0.345 + (0.385 \text{ X } 0.264) = 0.446 > 0.345$ with the direction of the regression coefficient value being positive. This indicates that corporate image has a significant effect on customer loyalty through customer trust. Thus, the sixth research hypothesis b is tested.

4 DISCUSSION

Based on the research results, it can be concluded that increasing customer loyalty requires improving service quality and the company's image. Good service quality and a strong image will increase customer satisfaction and, consequently, loyalty.

High customer loyalty to a company will lead to frequent transactions. One way to increase customer loyalty is by providing high-quality service, which is expected to encourage repeat transactions with the vendor. Building loyalty, of course, begins with providing superior product/service quality, so that consumers are satisfied with their experience. Satisfaction with a product/service is the primary foundation for building loyalty.

A customer is considered loyal if they have a strong commitment to regularly use/purchase a product/service. Kotler et al. (2002) and Kotler & Armstrong (2018) found that the most influential path to customer loyalty is service quality through customer satisfaction. This supports research conducted by Zahara (2020) and Putri (2017), Prasetyo (2023), and A. Arifin (2023).

Corporate image is the result of a complex process in which consumers compare various attributes of a company. Nguyen, Leclerc, and LeBlanc (2013:67) argue that image in banking is a customer's perception and understanding of a product, which can be thought, felt, and imagined. A positive bank image can help customers remember it more easily, thus facilitating decision-making when making future transactions. Kotler et al. (2002) argues that the level of satisfaction related to corporate image is because customer trust in a bank is strongly influenced by their perception of the bank's capabilities.

Therefore, if customers lose confidence in the bank's capabilities, they will complain. A better bank image will increase customer satisfaction and lead to customer loyalty. Therefore, based on the analysis, corporate image is the second most influential channel after service quality on customer loyalty through customer satisfaction. This supports research conducted

by Dewastuti, (2017), Safitri (2018) Purba (2017) and Asrullah Akbar (2017), Prasetyo, (2023), A. Arifin (2023)

5 CONCLUSION

The research results can be concluded that service quality and corporate image have a positive and significant influence on customer loyalty, both through direct and indirect influences. The indirect influence is through customer satisfaction. The indirect influence of service quality and corporate image has a total influence that is greater than the direct influence. This proves that customer satisfaction is able to mediate the influence of service quality and corporate image on customer loyalty, or in other words, service quality and corporate image have a positive and significant influence on customer loyalty through customer satisfaction.

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